

I. IN THE CLAIMS:

This listing of claims shall replace all prior versions and listing of the claims.

1. (Previously Presented) A method for automating a transaction request, the method comprising:
 - selecting a keycard from among multiple keycards, wherein each keycard is associated with a product identification number prior to the act of selecting;
 - inputting the product identification number from a keycard at a merchant terminal of a merchant;
 - retaining the keycard by the merchant after the inputting step;
 - transmitting the product identification number from the merchant terminal to a central processor; and
 - receiving a transaction confirmation from the central processor at the merchant terminal, wherein the transaction confirmation is associated with the product identification number.
2. (Previously Presented) The method of claim 1, wherein the keycard is associated with a specific provider, a specific value, and a specific transaction type, and wherein the transaction type comprises activating a stored value account, adding value to a stored-value account, or transferring value from a stored-value account.
3. (Original) The method of claim 1 wherein the transaction confirmation comprises a PIN or password.
4. (Original) The method of claim 3, wherein the PIN or password is associated with a prepaid calling card.

5. (Original) The method of claim 3, wherein the product information number is a barcode.
6. (Original) The method of claim 3, wherein the product identification number is a barcode, the barcode is printed on the keycard, and the step of inputting comprises scanning the barcode.
7. (Original) The method of claim 3, wherein the product information number is stored on a magnetic strip, and inputting the product identification number comprises swiping the magnetic strip.
8. (Original) The method of claim 3, wherein the keycard is associated with a specific telecommunications service provider and a specific value, and the step of selecting the keycard comprises selecting the keycard from among a plurality of keycards, wherein at least one of the plurality of keycards is associated with a provider different from the provider associated with the selected keycard, and wherein at least one of the plurality of keycards is associated with a different value than the selected keycard.
9. (Original) The method of claim 1, wherein a customer selects the keycard, and the keycard is further associated with a specific provider and a specific value.
10. (Original) The method of claim 1, wherein a merchant selects the keycard based on a customer request.
11. (Original) The method of claim 1, wherein a merchant selects the keycard from among a set of keycards affixed to a device.
12. (Original) The method of claim 1, wherein a customer selects a dummy card and a merchant selects a keycard associated with the dummy card.

13. (Original) The method of claim 1 wherein the transaction confirmation comprises instructions for using a PIN associated with a stored-value account, and the PIN is associated with the product identification number.

14-37. (Cancelled)

38. (Previously Presented) A method for automating a transaction request, the method comprising:

providing a plurality of keycards, wherein each keycard is associated with a product identification number and a product or service;

receiving a request for a product or service from a customer, wherein the request is associated with a keycard;

inputting the product identification number at a merchant terminal of a merchant;

transmitting the product identification number from the merchant terminal to a central processor;

receiving an indicia of the product or service from the merchant terminal; ~~and~~

delivering the indicia to the customer; and

retaining the keycard by the merchant after the delivering step.

39. (Canceled)

40. (Original) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises prepaid film processing.

41. (Original) The method of claim 38, wherein the film processing comprises prepaid digital film processing.

42. (Original) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises prepaid emergency road service.

43. (Original) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises prepaid movie tickets.

44. (Original) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises a dating service.

45. (Original) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises at least one of tax, legal, and accounting service.

46. (Previously Presented) The method of claim 38 wherein the indicia has an associated stored value, further comprising:
receiving a request from a customer to add the associated stored value to a customer account, wherein the customer account is managed by a provider of the product or service.

47. (Previously Presented) The method of claim 46, further comprising:
adding the associated stored value to the customer account.

48. (Previously Presented) The method of claim 46, further comprising:
providing to the customer a provider identifier, wherein the provider identifier is effective to add the associated stored value to the customer account.

49. (Previously Presented) The method of claim 48, further comprising:
establishing communication between the customer and a provider communications system managed by the provider.

50. (Previously Presented) The method of claim 49, wherein the provider communications system is an Interactive Voice Response system.

51. (Previously Presented) The method of claim 49, wherein the provider communications system is configured to add the associated stored value to the customer's account after receiving the provider identifier from the customer.

52. (Previously Presented) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises long distance telephone communication service.

53. (Previously Presented) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises wireless communication.

54. (Previously Presented) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises paging service.

55. (Previously Presented) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises internet-enabled communication service.

56. (Previously Presented) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises wireless web access.

57. (Previously Presented) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises transportation service.

58. (Previously Presented) The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises at least one of bridge toll and road toll service.

59. (Cancelled)

60. (Previously Presented) A method for automating a transaction request, the method comprising:

providing a plurality of keycards, wherein each keycard is associated with a product identification number and a product or service;

receiving a request for a product or service from a customer, wherein the request is associated with a keycard;

inputting the product identification number at a merchant terminal of a merchant;

transmitting the product identification number from the merchant terminal to a central processor;

receiving an indicia of the product or service from the merchant terminal, wherein the indicia has an associated stored value; and

delivering the indicia to the customer;

retaining the keycard by the merchant after the delivering step; and

receiving a request from a customer to add the associated stored value to a customer account, wherein the customer account is managed by a provider of the product or service.

61. (Previously Presented) The method of claim 1, wherein the merchant terminal is a merchant terminal of a merchant, and wherein the keycard is associated with a specific provider, the specific provider being a different entity from the merchant.

62. (Currently Amended) The method of claim ~~[[59]]~~ 61, wherein the specific provider provides the product to the merchant, and wherein the merchant distributes the product to the customer.

63. (Previously Presented) The method of claim 38, wherein each keycard is associated with a product identification number and a product or service prior to the act of receiving the request.

64. (Previously Presented) The method of claim 38, wherein each keycard is pre-associated with a product identification number and a product or service.